

## REMARKS

Claims are rejected and pending. Applicants have amended the Claims and respectfully request reconsideration and withdrawal of all rejections.

Applicants note that the claim language "worship services" is supported in Figure 12A of the present application, where information relating to a church profile includes questions on the attendance at and frequency of worship services.

Responsive to the rejection of Claims 1-2 under 35 U.S.C. §103(a) as being obvious over Lockwood (U.S. Patent No. 4,567,359) in view of Insurance Services of America and Volunteers Insurance Service, Applicants submit that Claims 1-2 are distinguishable from the Examiner's combination.

Applicants have amended Claims 1 and 2 to remove the recitations of camps, schooling, daycare, and foreign mission operations being part of potential ministry or religious institution insurance policies. The Examiner noted that Lockwood does not teach the specific coverages added by applicant's prior amendment, but that the additional references supported the obviousness of obtaining "on missionary related activities." As presently amended, Claims 1 and 2 do not include foreign mission operations, or any related volunteer programs, as part of its ministry specific coverages. Therefore, applicants believe that amended Claims 1 and 2 are distinguishable over the cited prior art.

Responsive to the rejection of Claims 3-6, 8, and 10-12, under 35 U.S.C. §103(a) as obvious over Lockwood in view of Insurance Services of America, for the reasons noted above regarding Claims 1 and 2, Applicants submit these Claims are also distinguishable over the Examiner's combination.

Responsive to the rejection of Claim 7 under Lockwood in view of Insurance Services of America as applied to Claim 4 and further in view of Gardner (U.S. Patent No. 6,058,391), Applicants submit that for the reasons stated above regarding Claims 1 and 2, this rejection is also overcome.

Response to the rejection of Claim 9 for the reasons in the prior office action, Applicants submit that because of the Amendment to Claim 3, Claim 9 is also distinguishable over the Examiner's combination.

Applicants submit that no combination of the cited prior art teaches or suggests the subject matter of the amended Claims. Therefore, the pending Claims are in a condition for allowance, and such action is earnestly solicited.

CONCLUSION

Applicants believe that the application, as amended, is now in allowable form and action toward that end is respectfully requested. If any issues remain that can be resolved by telephone, Examiner is invited to call the undersigned attorney.

In the event that Applicants have overlooked the need for an extension of time, an additional extension of time, payment of fee, or additional payment of fee, Applicants hereby conditionally petition therefor and authorizes that any charges be made to Deposit Account No. 02-0390, BAKER & DANIELS.

Respectfully Submitted,

**CERTIFICATE OF MAILING**  
(37 C.F.R. § 1.8(a))

I hereby certify that, on the date shown below, this correspondence is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the address above on the date indicated below.

June 27, 2007

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